

**Does your baking powder contain alum? Look upon the label. Use only a powder whose label shows it to be made with cream of tartar.**

**NOTE.—Safety lies in buying only the Royal Baking Powder, which is the best cream of tartar baking powder that can be had.**

#### THE CHURCHES.

**First Presbyterian.**  
Rev. George L. Curtis, Pastor. Sunday services: Morning worship 10.30 Sabbath-school, 12.10. Christian Endeavor, 7.00. Evening worship, 7.45 o'clock. Prayer-meeting each Wednesday night.

**Westminster Church.**  
Rev. George A. Paul, Pastor. Divine worship at 10.30 A. M. and 7.45 P. M. Sunday-school at 12 M. Young People's Prayer Meeting at 6.45 P. M. A cordial welcome to all.

**Park Methodist Episcopal.**  
Rev. Dr. C. S. Woodruff, pastor. Men's meeting Mispah Brotherhood 10.45 A. M. Church services at 10.30 A. M. and 7.30 P. M. Sunday-school at 11 A. M. Vesper services Epworth League at 7.30 P. M. Tuesday evening's classes meet at 8 P. M. Wednesday evening, prayer service at 8 P. M. Friday afternoon at 3 o'clock Junior Epworth League.

**German Presbyterian.**  
Sunday services: Preaching by the pastor, Rev. Emil J. Buttinghausen, at 10.30 A. M. and 7.30 P. M. Sunday-school at 11.15 P. M. Prayer-meeting, Tuesday at 8 P. M. Young People's Society, Friday, at 8 P. M. Young Men's Christian Association meets on Thursday evenings at 8 P. M.

**First Baptist Church.**  
Rev. Fred W. Buis, pastor. Sabbath preaching services at 10.30 A. M. and 7.30 P. M. Sunday-school at 12 M. Young Men's Prayer and Soul Winner's Circle, Sabbath at 6.45 P. M. Christian Endeavor meeting Tuesday at 8 P. M. General Prayer and Conference meeting Wednesday at 8 P. M. Junior Endeavor Friday at 8.30 P. M. Everybody welcome. All seats free.

**Glen Ridge Congregational.**  
Corner of Ridgewood Avenue and Clark Street. Rev. Elliott Wilber Brown, D.D., pastor. Sunday morning worship at 10.45; Sunday-school, 12 M.; Young People's Society of Christian Endeavor, 7 P. M.; Evening worship at 7.45; Church prayer-meeting Wednesday at 8 o'clock.

**Watsonville M. E. Church.**  
Rev. S. Trevena Jackson, Ph. D., Pastor. Devotional Meeting, 9.30 A. M.; Preaching, 10.30 A. M., subject, "Good Cheer." Sunday-school at 2.30 P. M. Epworth League, at 6.10 P. M. Preaching at 7.30 P. M., subject, "Does Death End All?"

**Church of the Sacred Heart.**  
The Rev. J. M. Nardello, pastor. First Mass, 6.30 A. M. Mass and sermon, 8.30 A. M. High Mass and sermon, 10.30 A. M. Sunday-school, 2 P. M. Vesper service, 3.30 P. M.

**East Orange Baptist Church.**  
Prospect Street. Services at 11 o'clock A. M. and 7.45 P. M. Sunday School at 2.30 P. M. Prayer-meeting at 7.45 P. M. Friday evening.

**Montgomery Chapel.**  
Wilson S. Phraner, Superintendent. Preaching every Sunday evening at 8 o'clock. Service of Song at 7.45 P. M. Sunday-school at 3 P. M. Young People's meeting at 7.15 P. M.

**Christ Episcopal.**  
Corner Bloomfield and Park Avenues. The Rev. Edwin A. White, rector. Sunday Services: Celebration of Holy Communion, 8 A. M. Morning prayer and sermon, 11 A. M. Sunday-school at 9.50 A. M. Choral Even Song, 4.30 P. M.

**Bloomfield Mission.**  
Gleadow Avenue, near Centre. Sunday-school at 3.30 P. M. Gospel service on Sabbath evening at 8 o'clock.

**Silver Lake Union Chapel.**  
Franklin street, corner Belmont avenue. Sabbath services: Sunday-school, 10 P. M. Preaching, 8 P. M. Week-day prayer meeting, Thursday evening 8 P. M. Everybody welcome.

**BROOKDALE REFORMED.**  
Rev. W. E. Bogardus, Pastor. Sunday services: Sabbath school at 9.40 A. M.; preaching services at 10.45 A. M.; Christian Endeavor at 7.15 P. M.; preaching services at 8.00 P. M. Prayer meeting on Wednesday evening at 8.00 o'clock.

**BROOKDALE BAPTIST.**  
Rev. J. H. Brittain, pastor. Sabbath preaching services at 3.15 P. M.; Sunday-school at 9.00 P. M.; prayer-meeting, Wednesday at 8 P. M.

**Library Notes.**  
Now is the time to plan your garden, if you have not already done so, and very useful suggestions are to be found in the following magazines, which are in the reading room of Jarvis Memorial Library: "Country Life in America," "The Garden Magazine," "House Beautiful," "Mrs. Ely's two books," "A Woman's Hardy Garden" and "Another Hardy Garden" are good companions for a garden lover at any season of the year; "The Flower Garden," by Ina Bennett, and "How to make a Flower Garden," by several different gardeners. Other volumes bringing us a whiff of out of doors and stirring up in us a longing for green fields and woodsy nooks are "The Garden of a Commuter's Wife," "Elizabeth and Her German Garden," "The House in the Woods" by Arthur Henry, "The Life Worth Living" by Thomas Dixon, Jr., and last, but not least, "A Journey to Nature" by J. P. Mowbray.

The most recent volume of "Who's Who" has been added to the reference library, and a volume in this department of the "History of American Painting" deserves special mention. It is one of a series of books on American art by Samuel I. Shaw, edited by Prof. John O. Van Dyke. It tells of American painters from Benjamin West to Barger and his contemporaries, and in the back of the book is a bibliography of American painters, including all who are famous and many who are well known only in art circles. The illustrations are very choice.

"The Religion of Unuma and Other Essays on the Religion of the Romans," by Jesse B. Carter, is the result of several years of patient research abroad. Mr. Carter is a popular professor at Princeton, and it will be remembered that for several years he was a resident of Bloomfield.

"Out of Work" is a study of employment agencies by Frances A. Kellor, which is very interesting to the student of civics.

"Karl Grier," by Louis Tracy, is a strange story of a man possessing a wonderful sixth sense termed "telephony." It is full of interest, though hardly plausible, and certainly the fruit of a lively imagination. Another story by the same author, "The Tower of Light," is a far better work, as the incidents are possible, the story exciting, and the picture of life in a light-house is very graphic.

In "The Truth About Tolna" Miss Runkle has given us a clever and merry story of a jolly, good-hearted tenor, who lacks artistic temperament.

**Patents Issued.**  
Patents issued to Jerseyman and reported for the CITIZEN by Drake & Co., Solicitors of Patents, corner Broad and Market streets, Newark, N. J.:  
Closure for cream and milk jars, W. E. Bennett, Newark; filling carrier, F. E. Kip, Montclair; typewriting machine, E. F. Kunath, Jersey City; folding attachment for sewing machines, M. A. E. Luths, Hoboken; mantle suspension, C. N. Lungren, Bayonne; current motor, F. B. Marvin, Paterson; shade bracket, H. Meyer, West Hoboken; hoisting and conveying apparatus, T. S. Miller, South Orange, and J. H. Dickinson, Montclair; producing vacuum lamps, D. M. Moore, East Orange; pulley cloths and attachment, F. J. Schmidt, Jersey City. Trade-marks—Children's underwaste, H. & W. Company, Newark; asphalt roofing, Stowell Manufacturing Co., Jersey City; look-washers and nut-locks, National Lock Washer Co., Newark.

#### The Other Side of Things—"Graft."

(Continued.)  
There is both knowledge and humanity in a thoughtful consideration of the "insurance graft" that has stirred up such great consternation. In so far as the insurance officials have "gone wrong" they are blameworthy, just as certainly as the man who goes wrong in making his list of taxable property, or lies about accident damages, or steals a trolley ride—no less, no more. Wrong is wrong, whether here or there, whether of wealth or of poverty.

To justly judge these men we must first understand that a mutual life insurance organization is never organized to make money. The organization (company) consists of the insured persons only. Those insured persons elect (by one means or another) certain persons to conduct the affairs of the organization. To these persons (officers) they entrust the handling of the money collected and paid out, and the making of the rules and regulations governing the various affairs of the organization.

If the company is what is known as a "fraternal" or "assessment" company, the officers have ordinarily but little money on hand at a time, for it is all paid out as fast as it is collected. Most of it goes to pay death claims. A little of it goes to pay for bookkeeping, printing, postage, officers' salaries, and other expenses of properly transacting the business and keeping its records. As time goes on the death rate increases, for every member is getting nearer to death every year, and the amount of money collected must be increased to pay for more deaths. Still it is all paid out as fast as it is collected, so there is little temptation to dishonesty, and little perplexity about the use of the money. It is a simple matter of collecting the money at a certain date each month and of paying it out at once (very nearly at once) for the death claims of the month and the expenses of the month.

Another sort of mutual life insurance organization is known as a "level" insurance. Such a company is planned to make the cost of insurance "level"—that is, the insured is to pay just as much at first (when the death rate is less) as later, when the death rate is large. On this plan he pays into the hands of his officers a "level" sum each year. This is much more, in the early years, than is necessary to meet the small death cost. This extra money the officers are to keep on hand to pay the extra cost in years to come, when the cost is greater than the "level" payment made.

This plan puts a large sum of money into the hands of the officers, that they are to have the care of for years to come. As the money may be made to increase itself by proper investment, and as it does not belong to the officers, it is their duty to keep it invested for the benefit of the insured persons (policyholders).

In most such companies the rate (cost) of insurance is based on an investment return of three, three and a half, or four per cent. If the officers can make the money in their hands earn such a rate of interest they can carry out their contracts of insurance. If they can make the money earn more than that, such earnings belong to the insured persons, and should be divided among them as a "dividend."

Just here comes in the temptation to "graft." Suppose the officers invest some of the policyholders' money in a successful trust company's stock, and instead of four per cent. it earns twenty per cent., every dollar of that extra sixteen per cent. belongs to the policyholders. However, if the officers are dishonest, they can put a part or all of it into their own pockets, and still have the four per cent. left that is necessary to keep their policy contracts.

In the first place, such investment as trust company stock is too hazardous for safe investment. Some trust companies, under peculiar conditions, are very prosperous. Many of them fail utterly; then the policyholders' money itself is lost, principal and interest. Faithful officers resist all such temptations, and invest in only the safest kind of stocks or bonds, to make sure of the necessary three or four per cent. If the return is more than that, the extra interest is divided among the policyholders, whose money was invested.

Another sort of "old line" insurance (a stock company) is organized to make money for the "company." In that case the company is made up of a few persons who put money into the business to start it going, and who own the stock. They insure people at practically the same rates as do the mutual "old line" life insurance companies. Usually they pay about the same dividends also. However, if they are smart enough to make the money entrusted with them earn more than the officers of a mutual company do, and therefore have something over, after giving as large dividends as do the mutuals, they have that something to divide among themselves, and that gives them a return on the original investment of their money.

If they are honest and smart enough they furnish just as good insurance as the mutuals, and make a "pretty penny" honestly for themselves. If they are dishonest, they can do the "graft" set just as well as the mutuals. When all is said, however, the life insurance "graft" is of the same sort as the grafting graft, or the city job graft, or the trolley-passenger graft.

Each graft, small or large, is appropriating to his own use money belonging to others, providing he can do it in a way not likely to be discovered. "Knowest thou not, oh, man, that thou art a thief, thou dost the same thing thyself." F. W. Hawk.

## BLOOMFIELD TRUST CO.

No. 1 BROAD STREET, Bloomfield, N. J.

**3 PER CENT.** Interest on Deposits Subject to Check.  
**4 PER CENT.** on Time Deposits.

LEGAL DEPOSITORY FOR TOWN AND COUNTY MONIES, COURT AND TRUST FUNDS.  
Accounts of All Kinds Solicited.

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#### New Coaches for Erie.

The Erie Railroad has ordered twenty-five suburban coaches from the St. I. & O. Car Company for delivery in June in time for the summer travel. The coaches are to be exact duplicates of ten cars recently built at the Erie car shops in Buffalo, one of these having been taken from the service and sent to St. Louis for a sample.

The cars are 66 feet 7 inches in length over all, will seat 70 passengers, are fitted with Westinghouse high speed brakes, Gold heaters, Pullman vestibules, Wheeler seats of crimson plush, and are finished in quartered oak. They are of wood body and underframe and mounted on four wheel trucks.

**\$50 From New York to San Francisco.**  
SPECIAL ONE-WAY MIXED CLASS COLONIST FARES VIA ERIE RAILROAD.

\$50 from New York to San Francisco and Los Angeles, with stop-over privileges at various points; also side trips on western lines at one fare for the round trip, will be in effect from February 14th daily until and including April 6th, 1906. Proportionate rates to many other points in the West.

Winter excursion rate to California and return—\$143.70—still in effect. For particulars as to time limit, schedule, reservations, etc., ask any Erie ticket agent or write H. W. Hawley, Traveling Passenger Agent, Chambers Street Station, New York.—Advt.

## "D-lighto"

THE DESSERT MAKER

Formerly known as "Dessert" "D-lighto" At All Grocers, 10 cts.

(Circuit A-12.)  
SHERIFF'S SALE—Essex County Circuit Court. By virtue of the above stated writ of fieri facias, to me directed, I shall expose for sale by public vendue, at the court house in Newark, on Tuesday, the seventeenth day of April next, at two o'clock P. M., all that tract or parcel of land and premises situated, lying, being in the town of Bloomfield, Essex County. Beginning at a point in the northwesterly side of Berkeley place distant 205 ft. east from an angle in said street, which angle is the intersection of land of Berkeley School lot and land formerly of Andrew Bower; from thence (1) north 28 degrees, 45 minutes east along Berkeley place 48 ft.; thence (2) north sixty degrees fifteen minutes west 128 feet, more or less, to line of land formerly of W. A. Freeman; thence (3) south 37 degrees, 22 minutes west along land of said W. A. Freeman sixty (60) degrees fifteen (15) minutes east along line of Berkeley School lot one hundred and thirty-seven and fifty-six one-hundredths of a foot to the beginning.  
Newark, N. J., March 11, 1906.  
CLARENCE SACKETT, Sheriff.

#### NOTICE OF OBJECTIONS.

In the matter of the construction of a four foot stone sidewalk on a part of Washington avenue, and the construction of a sanitary sewer on James street.  
Objections in writing to the work done or materials used in the above named improvements must be filed with the Town Clerk on or before April 2, 1906, at 8 P. M., at which time the Town Council will meet in the Council chamber in the Bloomfield National Bank Building, Bloomfield, New Jersey, to consider such objections.  
By order of the Town Council,  
WM. L. JOHNSON,  
Town Clerk.

#### ESTATE OF WINFIELD S. DEHART.

March 9, 1906.  
deceased.  
Pursuant to the order of GEORGE E. ROWELL, Esq., Surrogate of the County of Essex, this day made, on the application of the undersigned administratrix of said deceased, notice is hereby given to the creditor or claimant of said deceased to exhibit to the subscriber under oath or affirmation their claims and demands against the estate of said deceased, within nine months from this date, or they will be forever barred from prosecuting or recovering the same against the subscriber.  
LUCY DEHART.

EDWARD S. LEAHY, Prosecutor.

## PORTRAITS

For Now and All the Time.

## VOLLMER

Bloomfield Centre Studio.

## DR. ARTHUR W. SMITH,

VETERINARIAN.

18 PROSPECT PLACE, EAST ORANGE.

BRICK CHURCH SEATON.

Next to Orange Riding and Driving Club.

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NEW YORK UNIVERSITY GRADUATE

CANINE SPECIALIST.



The ash in the kitchen range is grim and dirty, dark and strange, And every time the fire is made He flings right out, the house to raid.

## THE ASH PROBLEM.

The ash problem is no problem to the wise woman. She uses gas and eliminates all coal range worries. No getting up on cold mornings with a kitchen range to clean. No delayed breakfast. No underdone meals. None of these discomforts with a gas range. Gas is the ever ready, all convenient fuel. Its use saves the housewife time, labor and anxiety. It keeps her young. Get one now. Prices, \$9.50 to \$15.00. \$2.00 down; \$2.00 a month. Connections Free.

GAS DEPARTMENT,  
PUBLIC SERVICE.

## POPE-TRIBUNE, \$900.

15 H. P. Light Touring Car with detachable Tonneau.  
2 CYLINDER VERTICAL ENGINE,  
SLIDING GEAR TRANSMISSION,  
THREE SPEEDS AND A REVERSE.

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IF YOU WANT THE BEST MOTOR CYCLE BUY AN INDIAN. PRICE \$210.  
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Choice Groceries, Fruits and Vegetables.

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Appointed Attorney by the Honorable Secretary of the Interior to act on all pension claims including the age order, under which all veterans of 62 years and upwards are entitled to pensions without examination.  
Agent for the Ocean Accident and Guarantee Corporation Limited of London, England.  
COMMISSIONER OF DEEDS—NOTARY PUBLIC.

## NOTICE OF SETTLEMENT.

Notice is hereby given that the accounts of the subscriber, guardian of Joseph A. Ode, a lunatic, will be audited and stated by the Surrogate and reported for settlement to the Orphans' Court of the County of Essex on Saturday, the 31st day of March next.  
Dated February 24, 1906.  
FIDELITY TRUST CO.

Notice is hereby given that the accounts of the subscriber, guardian of Joseph A. Ode, a lunatic, will be audited and stated by the Surrogate and reported for settlement to the Orphans' Court of the County of Essex on Saturday, the 31st day of March next.  
Dated February 24, 1906.  
FIDELITY TRUST CO.